

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Frank V. Federico, Jr. & Cathy J. Federico

Case No.: 21-17001

Judge: ABA

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Chapter 13 Trustee ,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

☒ Payments have been made in the amount of \$ 2,560.00 , but have not
been accounted for. Documentation in support is attached.

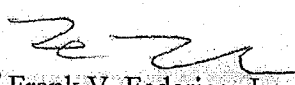
☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

☒ Other (explain your answer):

There is a Stipulation with the Chapter 13 Trustee wherein Debtor is to pay \$2,551.00 starting 4/1/2025. Debtor made electronic payment via TFS of \$2,560.00 on 3/28/2025. The Chapter 13 Trustee office advises electronic payments submitted via TFS Bill Pay may take up to at least 5-7 business days to post to a case. The 3/28/2025 payment did not post until 4/4/2025.

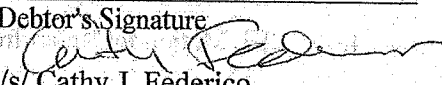
3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: April 4, 2025


/s/ Frank V. Federico, Jr.

Debtor's Signature

Date: April 4, 2025


/s/ Cathy J. Federico

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.